



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [COMMUNITY BANK SYSTEM, INC.](#)

City/State [DEWITT, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [15,552,657](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[COMMUNITY BANK SYSTEM, INC.](#)
[5790 WIDEWATERS PARKWAY](#)
[DEWITT, NY 13214](#)

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	14,848,418	12,757,042	11,018,411	10,696,373	10,029,527
Net income (\$000)	189,463	164,456	168,836	168,403	150,262
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.54	2.60	40	2.91	2.77	56	3.29	3.01	59	3.25	3.08	54	3.18	2.92	63
+ Non-interest income	1.64	1.04	81	1.77	1.21	81	2.02	1.32	80	2.06	1.31	81	1.98	1.35	77
- Overhead expense	2.60	2.17	82	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78	3.43	2.72	84
- Provision for credit losses	-0.05	-0.09	58	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52	0.13	0.16	51
+ Securities gains (losses)	0	0.01	23	0	0.02	16	0.04	0.01	92	0	0	50	0	0.01	36
+ Other tax equivalent adjustments	0	0	46	0	0	10	0	0	80	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	1.63	1.66	51	1.62	1.04	85	1.91	1.56	80	1.99	1.57	84	1.60	1.43	66
Net operating income	1.28	1.26	54	1.29	0.81	86	1.53	1.19	85	1.57	1.24	82	1.50	0.89	90
Net income	1.28	1.26	54	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82	1.50	0.90	90
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.91	3.06	37	3.46	3.55	39	4.03	4.41	26	3.90	4.24	27	3.77	3.80	47
Interest expense	0.10	0.25	16	0.18	0.52	9	0.27	1.08	3	0.19	0.86	4	0.16	0.60	6
Net interest income (tax equivalent)	2.82	2.80	45	3.27	3.01	64	3.75	3.33	68	3.72	3.38	65	3.62	3.19	72
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.11	42	0.09	0.27	29	0.15	0.21	48	0.18	0.22	56	0.22	0.24	57
Earnings coverage of net loan and lease losses (X)	54.80	39.72	72	34.65	22.91	77	22.37	24.40	64	20.38	21.75	65	13.65	19.67	58
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.68	1.23	14	0.83	1.58	10	0.73	0.83	39	0.79	0.90	36	0.77	0.98	34
Allowance for loan and lease losses / Total loans and leases	0.68	1.20	15	0.83	1.55	10	0.73	0.81	42	0.79	0.89	38	0.77	0.96	34
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.57	0.49	68	0.99	0.71	77	0.29	0.57	20	0.38	0.61	28	0.43	0.72	23
30–89 days past due loans and leases / Total loans and leases	0.38	0.32	69	0.47	0.39	69	0.59	0.43	79	0.60	0.44	75	0.66	0.47	81
Liquidity and Funding															
Net noncore funding dependence	-10.71	-2.33	23	-11.39	3.20	11	-3.63	14.45	7	2.87	16.62	12	3.69	17.03	13
Net short-term noncore funding dependence	-11.34	-7.71	31	-11.88	-4.76	21	-4.55	3.38	19	2.64	4.66	29	3.53	4.83	35
Net loans and leases / Total assets	47.09	58.67	16	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26	57.78	62.73	28
Capitalization															
Tier 1 leverage ratio	9.09	8.98	59	10.16	9.13	81	10.80	9.76	77	11.08	9.71	86	10	9.53	67
Holding company equity capital / Total assets	13.51	10.71	87	15.10	11.16	91	16.26	12.43	88	16.16	12.22	91	15.22	11.94	87
Total equity capital (including minority interest) / Total assets	13.53	10.82	86	15.13	11.29	91	16.29	12.57	87	16.19	12.27	90	15.25	12.01	88
Common equity tier 1 capital / Total risk-weighted assets	18.59	12.42	93	17.90	12.38	92	16.11	12.17	86	16.65	12.12	89	14.65	12.19	79
Net loans and leases / Equity capital (X)	3.49	5.53	9	3.50	5.58	12	3.69	5.21	15	3.64	5.29	15	3.80	5.27	20
Cash dividends / Net income	48.34	28.27	87	53.80	42.30	68	48.43	33.12	78	43.85	27.31	82	43.59	31.29	71
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	11.64	10.50	67	22.09	16.68	67	7.57	9.26	57	-1.29	7	10	24	8.28	87
Equity capital	-0.16	7.46	14	13.41	6.99	81	8.25	10.49	55	4.80	7.89	50	36.49	10.18	87
Net loans and leases	-0.45	3.36	42	7.54	9.07	52	9.77	9.10	65	0.36	7.89	12	26.63	9.38	85
Noncore funding	21.47	-14.79	87	17.56	-12.18	84	9.27	6.59	59	-10.77	10.67	17	32.74	5.59	81
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	0.16	10.95	24	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Equity investment in subsidiaries / Equity capital	92.99	103.22	6	94.97	102.81	12	95.69	103.22	11	99.47	103.10	29	102.80	102.10	53
Cash from ops + noncash items + op expense / Op expense + dividends	144.17	154.48	53	131.16	147.24	52	170.92	190.27	48	140.51	174.91	39	196.66	148.20	75

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	310,343	316,980	311,033	289,125	256,857	-2.09	44.86
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	307,912	313,985	307,489	285,762	254,439	-1.93	44.07
Tax-exempt income on loans and leases.....	2,431	2,995	3,544	3,363	2,418	-18.83	377.60
Estimated tax benefit on income on loans and leases.....	155	186	240	20	10	-16.85	9521.97
Income on loans and leases (tax equivalent).....	310,498	317,166	311,273	289,145	256,867	-2.10	44.93
Investment interest income (tax equivalent).....	76,109	73,343	67,290	73,640	72,763	3.77	8.28
Interest on balances due from depository institutions.....	2,464	1,070	8,472	1,325	484	130.28	2668.54
Interest income on other earning assets.....	1,158	830	2,539	1,680	2,319	39.52	-65.90
Total interest income (tax equivalent).....	390,229	392,409	389,574	365,790	332,433	-0.56	35.49
Interest on time deposits of \$250K or more	1,673	2,118	1,774	568	130	-21.01	
Interest on time deposits < \$250K.....	6,825	9,111	8,231	3,798	3,047	-25.09	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	3,133	5,531	10,455	6,292	4,854	-43.36	-23.97
Interest on other borrowings and trading liabilities.....	1,377	4,116	6,091	7,020	5,749	-66.55	-65.27
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	13,008	20,876	26,551	17,678	13,780	-37.69	15.21
Net interest income (tax equivalent).....	377,221	371,533	363,023	348,112	318,653	1.53	36.32
Non-interest income.....	244,201	225,805	222,715	220,558	198,690	8.15	60.06
Adjusted operating income (tax equivalent)	621,422	597,338	585,738	568,670	517,343	4.03	44.76
Overhead expense.....	386,646	375,120	369,824	343,454	344,236	3.07	46.00
Provision for credit losses.....	-7,375	15,206	10,452	12,788	13,074		
Securities gains (losses)	0	0	4,882	0	2		
Other tax equivalent adjustments	0	-1	1	0	0		
Pretax net operating income (tax equivalent).....	242,169	207,005	210,364	213,085	160,035	16.99	56.59
Applicable income taxes	51,654	41,400	40,275	44,347	9,248	24.77	1.71
Tax equivalent adjustments	821	929	1,026	96	70	-11.63	1340.35
Applicable income taxes (tax equivalent).....	52,475	42,329	41,301	44,443	9,318	23.97	3.21
Minority interest	231	220	227	239	455	5.00	
Net income before discontinued operations, net of minority interest	189,463	164,456	168,836	168,403	150,262	15.21	82.35
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	189,463	164,456	168,836	168,403	150,262	15.21	82.35
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	189,694	164,676	169,063	168,642	150,717	15.19	82.73
Investment securities income (tax equivalent).....	76,109	73,343	67,290	73,640	72,763	3.77	8.28
US Treasury and agency securities (excluding mortgage-backed securities)	54,359	47,259	40,186	46,270	45,261	15.02	25.11
Mortgage-backed securities	10,075	12,369	13,362	12,648	10,475	-18.55	34.87
All other securities	11,675	13,715	13,742	14,722	17,027	-14.87	-39.74
Cash dividends declared.....	91,591	88,483	81,775	73,844	65,497	3.51	64.40
Common	91,591	88,483	81,775	73,844	65,497	3.51	64.40
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.63	2.85	28	3.08	3.27	30	3.54	4	20	3.42	3.87	20	3.31	3.47	39
Less: Interest expense	0.09	0.23	14	0.16	0.48	7	0.24	0.98	2	0.17	0.79	4	0.14	0.55	6
Equals: Net interest income (tax equivalent)	2.54	2.60	40	2.91	2.77	56	3.29	3.01	59	3.25	3.08	54	3.18	2.92	63
Plus: Non-interest income	1.64	1.04	81	1.77	1.21	81	2.02	1.32	80	2.06	1.31	81	1.98	1.35	77
Equals: adjusted operating income (tax equivalent)	4.19	3.70	79	4.68	4.04	82	5.32	4.41	87	5.32	4.46	88	5.16	4.33	86
Less: Overhead expense	2.60	2.17	82	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78	3.43	2.72	84
Less: Provision for credit losses	-0.05	-0.09	58	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52	0.13	0.16	51
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0	0.02	17	0.04	0.01	92	0	0	50	0	0.01	40
Plus: other tax equivalent adjustments	0	0	46	0	0	10	0	0	80	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	1.63	1.66	51	1.62	1.04	85	1.91	1.56	80	1.99	1.57	84	1.60	1.43	66
Less: Applicable income taxes (tax equivalent)	0.35	0.38	45	0.33	0.23	79	0.37	0.36	53	0.42	0.33	76	0.09	0.55	11
Less: Minority interest	0	0	85	0	0	84	0	0	78	0	0	82	0	0	82
Equals: Net operating income	1.28	1.26	54	1.29	0.81	86	1.53	1.19	85	1.57	1.24	82	1.50	0.89	90
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.28	1.26	54	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82	1.50	0.90	90
Memo: Net income (last four quarters)	1.28	1.26	54	1.29	0.82	85	1.53	1.19	85	1.57	1.24	82	1.50	0.91	90
Net income—BHC and noncontrolling (minority) interest	1.28	1.27	54	1.29	0.83	84	1.53	1.20	85	1.58	1.25	82	1.50	0.91	90
Margin Analysis															
Average earning assets / Average assets	90.18	93.08	16	89	92.32	13	87.75	91.05	18	87.59	91.48	12	87.83	91.61	13
Average interest-bearing funds / Average assets	59.88	61.99	46	60.25	64.06	32	60.61	65.57	29	61.41	65.56	31	63.18	65.75	42
Interest income (tax equivalent) / Average earning assets	2.91	3.06	37	3.46	3.55	39	4.03	4.41	26	3.90	4.24	27	3.77	3.80	47
Interest expense / Average earning assets	0.10	0.25	16	0.18	0.52	9	0.27	1.08	3	0.19	0.86	4	0.16	0.60	6
Net interest income (tax equivalent) / Average earning assets	2.82	2.80	45	3.27	3.01	64	3.75	3.33	68	3.72	3.38	65	3.62	3.19	72
Yield or Cost															
Total loans and leases (tax equivalent)	4.24	4.01	67	4.37	4.27	61	4.76	5.09	29	4.62	4.95	29	4.42	4.52	53
Interest-bearing bank balances	0.13	0.14	38	0.12	0.27	6	2.22	2.04	61	1.19	1.64	16	0.88	1.05	27
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17			1.41	
Trading assets		0.45			0.60			0.99			1.11			1.11	
Total earning assets	2.91	3.04	38	3.45	3.51	41	4.02	4.36	28	3.90	4.20	31	3.77	3.73	53
Investment securities (tax equivalent)	1.85	1.77	57	2.28	2.25	52	2.51	2.76	31	2.47	2.68	35	2.51	2.47	54
US Treasury and agency securities (excluding mortgage-backed securities)	1.61	1.14	81	2.22	1.75	74	2.30	2.32	56	2.27	2.05	67	2.26	1.62	87
Mortgage-backed securities	1.88	1.57	83	2.28	2.05	71	2.88	2.61	84	2.81	2.50	84	2.68	2.23	86
All other securities	2.79	2.81	54	2.85	3.24	37	3.05	4.06	21	3.06	4.20	24	3.11	3.66	35
Interest-bearing deposits	0.14	0.21	32	0.23	0.53	13	0.32	1.10	4	0.17	0.81	2	0.13	0.49	10
Time deposits of \$250K or more	0.75	0.66	63	1.39	1.42	44	1.92	1.96	42	0.95	1.44	15			
Time deposits < \$250K	0.93	0.62	82	1.15	1.36	31	1.12	1.82	12	0.55	1.29	10			
Other domestic deposits	0.04	0.15	9	0.09	0.36	3	0.19	0.93	2	0.12	0.67	1			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.32	0.17	86	0.61	0.62	63	0.74	1.86	22	0.61	1.51	23	0.43	0.94	31
Other borrowed funds and trading liabilities	0.23	1.27	16	0.42	1.50	8	0.49	2.38	4	2.18	2.28	47	1.20	1.77	20
All interest-bearing funds	0.15	0.37	12	0.27	0.74	7	0.40	1.49	2	0.27	1.19	1	0.22	0.82	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017						
Non-interest Income and Expenses														
Total non-interest income	244,201		225,805		222,715		220,558		198,690					
Fiduciary activities income	12,562		10,718		9,711		9,389		7,986					
Service charges on deposit accounts - domestic	29,987		29,177		39,987		41,917		37,103					
Trading revenue.....	0		0		0		0		0					
Investment banking fees and commissions.....	20,494		17,425		17,329		16,871		14,171					
Insurance activities revenue.....	34,357		32,905		32,637		30,796		26,699					
Venture capital revenue.....	0		0		0		0		0					
Net servicing fees	3,807		3,160		3,508		2,718		2,579					
Net securitization income	0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....	864		4,701		-416		370		172					
Other non-interest income.....	142,130		127,719		119,959		118,497		109,980					
Total overhead expenses	386,646		375,120		369,824		343,454		344,236					
Personnel expense.....	241,501		229,578		221,240		207,357		183,057					
Net occupancy expense.....	44,708		44,837		43,496		43,442		38,694					
Goodwill impairment losses	0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....	14,570		14,676		16,333		18,604		17,440					
Other operating expenses.....	85,867		86,029		88,755		74,051		105,045					
Fee income on mutual funds and annuities.....	4,349		4,569		5,491		3,072		3,974					
Memoranda														
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0					
Number of equivalent employees	2,743		2,826		2,763		2,675		2,617					
Average personnel expense per employee.....	88.04		81.24		80.07		77.52		69.95					
Average assets per employee.....	5,413.20		4,514.17		3,987.84		3,998.64		3,832.45					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.78	2.17	47	2.02	2.02	56	2.47	2.72	50	1.39	3.08	41	2	2.85
Overhead expenses / Net Interest Income + non-interest income	62.30	59.28	59	62.90	62.28	58	63.25	61.29	63	60.41	60.88	51	66.55	63.61
Percent of Average Assets														
Total overhead expense	2.60	2.17	82	2.94	2.57	73	3.36	2.69	80	3.21	2.71	78	3.43	2.72
Personnel expense.....	1.63	1.21	87	1.80	1.30	89	2.01	1.41	91	1.94	1.44	89	1.83	1.42
Net occupancy expense.....	0.30	0.23	78	0.35	0.26	84	0.39	0.28	88	0.41	0.28	89	0.39	0.29
Other operating expenses.....	0.68	0.72	50	0.79	0.94	51	0.95	0.97	63	0.87	0.97	49	1.22	1
Overhead less non-interest income	0.96	1.10	35	1.17	1.25	42	1.34	1.32	47	1.15	1.38	30	1.45	1.34
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	62.22	58.83	62	62.80	61.82	59	63.14	60.64	64	60.40	60.37	52	66.54	62.73
Personnel expense.....	38.86	32.93	80	38.43	32.36	87	37.77	32.39	82	36.46	32.51	73	35.38	32.93
Net occupancy expense.....	7.19	6.23	66	7.51	6.58	66	7.43	6.52	68	7.64	6.48	71	7.48	6.70
Other operating expenses.....	16.16	19.18	30	16.86	22.28	24	17.94	21.20	34	16.29	20.90	19	23.68	22.41
Total non-interest income	39.30	27.67	78	37.80	28.83	73	38.02	29.23	74	38.78	28.50	74	38.41	31.08
Fiduciary activities income	2.02	2.20	54	1.79	2.09	54	1.66	1.97	55	1.65	2.14	52	1.54	2.38
Service charges on domestic deposit accounts	4.83	3.27	77	4.88	3.27	79	6.83	3.88	87	7.37	4.15	88	7.17	4.28
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.90
Investment banking fees and commissions.....	3.30	2.58	74	2.92	2.46	72	2.96	3.54	69	2.97	3.42	70	2.74	3.62
Insurance activities revenue.....	5.53	0.36	96	5.51	0.41	96	5.57	0.47	93	5.42	0.47	94	5.16	0.55
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01
Net servicing fees	0.61	0.60	70	0.53	0.01	83	0.60	0.28	77	0.48	0.65	58	0.50	0.60
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	0.14	3.30	13	0.79	3.92	34	-0.07	1.86	8	0.07	1.61	17	0.03	1.67
Other non-interest income.....	22.87	9.27	92	21.38	9.65	87	20.48	10.04	88	20.84	9.86	89	21.26	10.77
Overhead less non-interest income	22.92	30.52	24	25	31.93	29	25.12	31.06	28	21.61	31.46	19	28.13	31.19
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.33	21.18	51	20	18.63	54	19.15	20.56	36	20.81	19.04	62	5.78	32.99
Applicable income tax + TE / Pretax net operating income + TE	21.67	22.67	32	20.45	21.18	34	19.63	23.23	17	20.86	21.56	33	5.82	37.95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	5,243,712	5,059,550	4,815,768	4,260,145	4,255,473	3.64	63.33
Commercial and industrial loans	601,583	952,094	577,207	561,306	618,528	-36.81	44.28
Loans to individuals	1,345,846	1,177,583	1,297,899	1,262,413	1,193,877	14.29	8.82
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	30,762	42,848	30,825	34,795	34,239	-28.21	-16.60
Other loans and leases	152,127	185,863	169,320	163,022	155,568	-18.15	203.11
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	7,374,030	7,417,938	6,891,019	6,281,681	6,257,685	-0.59	48.93
Less: Allowance for loan and lease losses	50,261	61,233	50,388	49,761	48,050	-17.92	5.48
Net loans and leases	7,323,769	7,356,705	6,840,631	6,231,920	6,209,635	-0.45	49.35
Debt securities that reprice or mature in over 1 year	4,758,644	3,308,759	2,337,908	2,844,511	2,965,298	43.82	76.31
Mutual funds and equity securities	463	445	451	433	526	4.04	2.43
Subtotal	12,082,876	10,665,909	9,178,990	9,076,864	9,175,459	13.29	58.92
Interest-bearing bank balances	1,713,307	1,466,042	43,243	29,083	23,517	16.87	6967.52
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	175,565	239,134	706,521	91,538	65,264	-26.58	257.00
Trading assets	0	0	0	0	0		
Total earning assets	13,971,748	12,371,085	9,928,754	9,197,485	9,264,240	12.94	82.00
Non-interest-bearing cash and due from depository institutions	161,758	179,762	161,787	182,751	201,386	-10.02	8.12
Premises, fixed assets, and leases	158,833	162,512	160,150	115,333	118,768	-2.26	49.51
Other real estate owned	718	883	1,270	1,320	1,915	-18.69	-63.48
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,259,600	1,216,852	1,158,334	1,110,405	1,159,889	3.51	72.08
Total assets	15,552,657	13,931,094	11,410,295	10,607,294	10,746,198	11.64	79.46
Quarterly average assets	15,460,030	13,745,664	11,427,949	10,628,486	10,716,914	12.47	80.46
Average loans and leases (YTD)	7,316,883	7,264,257	6,541,007	6,264,121	5,813,688	0.72	49.87
Memoranda							
Loans held-for-sale	0	1,622	0	83	461	-100.00	-100.00
Loans not held-for-sale	7,374,030	7,416,316	6,891,019	6,281,598	6,257,224	-0.57	49.00
Real estate loans secured by 1–4 family	3,050,594	2,919,422	2,918,364	2,693,707	2,726,529	4.49	35.98
Commercial real estate loans	2,132,890	2,069,100	1,838,481	1,508,529	1,473,480	3.08	135.40
Construction and land development	173,509	149,568	168,860	137,469	88,255	16.01	252.93
Multifamily	378,123	372,227	312,433	231,463	205,515	1.58	338.79
Nonfarm nonresidential	1,581,258	1,547,305	1,357,188	1,139,597	1,179,710	2.19	105.16
Real estate loans secured by farmland	60,228	71,028	58,923	57,909	55,464	-15.21	-1.28
Total investment securities	4,934,672	3,548,338	3,044,880	2,936,482	3,031,088	39.07	79.53
U.S. Treasury securities	3,900,924	2,359,913	1,878,705	1,896,931	1,909,290	65.30	105.01
US agency securities (excluding mortgage-backed securities)	97,640	141,469	165,054	126,821	144,781	-30.98	
Municipal securities	430,289	475,660	512,208	459,154	528,956	-9.54	-27.68
Mortgage-backed securities	497,394	566,216	485,934	450,597	444,912	-12.15	103.21
Asset-backed securities	0	0	0	0	0		
Other debt securities	7,962	4,635	2,528	2,546	2,623	71.78	40.00
Mutual funds and equity securities	463	445	451	433	526	4.04	2.43
Available-for-sale securities	4,934,209	3,547,893	3,044,429	2,936,049	3,031,088	39.07	79.51
U.S. Treasury securities	3,900,924	2,359,913	1,878,705	1,896,931	1,909,290	65.30	105.01
US agency securities (excluding mortgage-backed securities)	97,640	141,469	165,054	126,821	144,781	-30.98	
Municipal securities	430,289	475,660	512,208	459,154	528,956	-9.54	-27.68
Mortgage-backed securities	497,394	566,216	485,934	450,597	444,912	-12.15	103.21
Asset-backed securities	0	0	0	0	0		
Other debt securities	7,962	4,635	2,528	2,546	2,623	71.78	40.00
Mutual funds and equity securities	0	0	0	0	526		-100.00
Held-to-maturity securities appreciation (depreciation)	-45,893	120,114	32,877	-16,229	23,940		
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0		-100.00
Structured notes, fair value	2,321,116	2,031,962	1,471,456	1,446,833	1,411,306	14.23	24.45

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	3,942,518	3,356,890	2,465,972	2,309,370	2,293,057	17.45	139.52
NOW, ATS and transaction accounts	3,201,225	2,876,033	585,697	474,711	457,613	11.31	649.86
Time deposits less brokered deposits < \$250K	692,822	770,491	814,158	673,983	710,086	-10.08	
MMDA and other savings accounts	4,839,094	4,058,281	5,007,169	4,798,751	4,919,446	19.24	12.54
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,675,659	11,061,695	8,872,996	8,256,815	8,380,202	14.59	83.70
Time deposits of \$250K or more	235,010	162,531	121,971	65,556	64,218	44.59	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	324,720	284,008	241,708	259,367	337,011	14.33	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	7,988	12,487	17,555	54,400	24,000	-36.03	-94.54
Other borrowings w/remaining maturity over 1 year	26,733	30,028	35,407	1,976	2,072	-10.97	
Brokered deposits < \$250K	499	748	0	0	0	-33.29	
Noncore funding	594,950	489,802	416,641	381,299	427,301	21.47	84.82
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	3,277	80,623	91,115	97,939	122,814	-95.94	-96.79
Other liabilities	174,915	191,761	171,134	154,278	177,336	-8.78	24.10
Total liabilities	13,448,801	11,823,881	9,551,886	8,890,331	9,107,653	13.74	80.15
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	54,092	53,755	51,974	51,577	51,264	0.63	20.34
Common surplus	1,049,910	1,032,355	935,458	919,252	901,949	1.70	89.96
Retained earnings	1,058,286	960,183	882,851	795,563	700,557	10.22	72.17
Accumulated other comprehensive income	-50,627	62,077	-10,226	-45,305	-3,699		
Other equity capital components	-10,854	-4,263	-4,824	-7,305	-14,756		
Total holding company equity capital	2,100,807	2,104,107	1,855,233	1,713,782	1,635,315	-0.16	75.34
Noncontrolling (minority) interest in subsidiaries	3,049	3,106	3,176	3,181	3,230	-1.84	-0.49
Total equity capital, including minority interest	2,103,856	2,107,213	1,858,409	1,716,963	1,638,545	-0.16	75.15
Total liabilities and capital	15,552,657	13,931,094	11,410,295	10,607,294	10,746,198	11.64	79.46
Memoranda							
Non-interest-bearing deposits	3,942,518	3,356,890	2,465,972	2,312,816	2,293,057	17.45	139.52
Interest-bearing deposits	8,968,650	7,868,084	6,528,995	6,009,555	6,151,363	13.99	65.17
Total deposits	12,911,168	11,224,974	8,994,967	8,322,371	8,444,420	15.02	82.47
Long-term debt that reprices within 1 year	7,988	12,485	0	0	2,072	-36.02	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,104,107	1,855,233	1,713,782	1,635,315	1,198,100		
Accounting restatements	0	1,140	0	208	645		
Net income	189,463	164,456	168,836	168,403	150,262		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	15,713	23,034	14,380	17,182	355,417		
Sale of treasury stock	694	902	6,122	9,823	20,538		
Less: Purchase of treasury stock	5,106	277	1,418	338	26,392		
Changes incident to business combinations	0	75,579	0	-1,600	13,328		
Less: Dividends declared	91,591	88,483	81,775	73,844	65,497		
Change in other comprehensive income	-112,704	72,303	35,080	-41,606	-11,541		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	231	220	226	239	455		
Holding company equity capital, ending balance	2,100,807	2,104,107	1,855,233	1,713,782	1,635,315		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	33.72	36.25	36	36.32	36.22	42	42.21	37.78	49	40.16	37.19	48	39.60	35.54	53
Commercial and industrial loans	3.87	10.76	12	6.83	13.52	16	5.06	12.02	17	5.29	12.85	15	5.76	12.62	22
Loans to individuals	8.65	3.36	84	8.45	3.40	84	11.37	4.20	85	11.90	4.31	87	11.11	4.47	84
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans.....	0.20	0.18	70	0.31	0.19	75	0.27	0.24	75	0.33	0.30	74	0.32	0.21	77
Other loans and leases.....	0.98	4.47	19	1.33	4.63	22	1.48	5.01	20	1.54	5	20	1.45	5.10	17
Net loans and leases.....	47.09	58.67	16	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26	57.78	62.73	28
Debt securities over 1 year.....	30.60	19.46	84	23.75	15.55	82	20.49	14.60	80	26.82	14.63	90	27.59	14.83	90
Mutual funds and equity securities	0	0.06	34	0	0.05	35	0	0.06	35	0	0.06	36	0	0.06	36
Subtotal	77.69	79.22	33	76.56	78.16	28	80.44	79.65	30	85.57	79.97	57	85.38	79.31	61
Interest-bearing bank balances	11.02	8.50	69	10.52	7.51	72	0.38	3.06	10	0.27	3.04	5	0.22	3.46	4
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	1.13	1.56	55	1.72	1.68	61	6.19	1.91	90	0.86	1.96	41	0.61	1.86	33
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	1.34	15
Total earning assets.....	89.84	91.77	28	88.80	91.05	19	87.02	89.53	21	86.71	89.74	19	86.21	89.84	17
Non-interest cash and due from depository institutions.....	1.04	0.82	71	1.29	1.07	67	1.42	1.14	71	1.72	1.21	81	1.87	1.22	89
Other real estate owned.....	0	0.01	43	0.01	0.02	33	0.01	0.03	34	0.01	0.04	31	0.02	0.05	35
All other assets.....	9.12	7.35	71	9.91	7.82	78	11.57	9.27	77	11.57	8.98	77	11.92	8.86	79
Memoranda															
Short-term investments	12.15	11.47	59	12.24	11.17	67	6.57	7.63	58	1.14	7.80	10	0.83	8.69	3
U.S. Treasury securities.....	25.08	1.47	99	16.94	0.84	99	16.46	1.03	98	17.88	1.04	99	17.77	1.02	99
US agency securities (excluding mortgage-backed securities)	0.63	0.82	59	1.02	0.63	74	1.45	0.54	84	1.20	0.69	79	1.35	0.75	75
Municipal securities	2.77	1.73	74	3.41	1.69	79	4.49	1.34	88	4.33	1.62	82	4.92	1.60	88
Mortgage-backed securities	3.20	14.14	6	4.06	11.75	10	4.26	11.44	11	4.25	11.13	14	4.14	11.06	15
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0.05	0.53	38	0.03	0.42	37	0.02	0.39	38	0.02	0.41	39	0.02	0.38	43
Loans held-for-sale.....	0	0.55	7	0.01	0.52	20	0	0.39	7	0	0.30	19	0	0.33	14
Loans held for investment	47.41	58.06	18	53.24	61.72	20	60.39	63.50	30	59.22	63.93	27	58.23	62.63	31
Real estate loans secured by 1–4 family	19.61	11.46	85	20.96	11.91	89	25.58	13.29	89	25.39	13.46	89	25.37	13.44	89
Revolving	1	1.42	48	1.28	1.66	49	1.74	2.07	50	2.04	2.27	51	2.37	2.40	54
Closed-end, secured by first liens	18.19	9.67	87	19.16	9.81	89	23.16	10.69	90	22.69	10.57	89	22.35	10.35	89
Closed-end, secured by junior liens	0.42	0.17	87	0.51	0.22	86	0.67	0.28	88	0.66	0.31	86	0.66	0.34	83
Commercial real estate loans	13.71	22.69	26	14.85	22.22	29	16.11	22.23	34	14.22	21.58	35	13.71	19.88	37
Construction and land development.....	1.12	3.34	23	1.07	3.40	24	1.48	3.44	32	1.30	3.51	29	0.82	3.25	22
Multifamily.....	2.43	3.57	47	2.67	3.12	52	2.74	3.01	53	2.18	2.72	49	1.91	2.54	48
Nonfarm nonresidential	10.17	14.57	32	11.11	14.72	36	11.89	14.69	40	10.74	14.44	38	10.98	13.30	43
Real estate loans secured by farmland.....	0.39	0.30	67	0.51	0.33	73	0.52	0.36	72	0.55	0.41	72	0.52	0.32	74

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	71.11	61.05	61	68.21	57.15	66	69.88	57.46	64	67.82	56.49	61	68	54.84	65
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	41.37	19.86	93	39.36	19.43	93	42.35	20.75	92	42.88	21.10	93	43.57	21.45	93
Real estate loans secured by 1–4 family.....	2.10	2.43	49	2.41	2.64	49	2.88	3.15	47	3.45	3.50	51	4.07	3.77	55
Revolving	39.26	17.24	93	36.95	16.59	93	39.47	17.39	92	39.43	17.39	93	39.50	17.41	93
Closed-end.....	28.92	37.86	34	27.89	34.63	32	26.68	33.52	38	24.01	32.14	39	23.55	29.99	39
Construction and land development.....	2.35	5.65	27	2.02	5.26	24	2.45	5.09	32	2.19	5.20	28	1.41	4.90	21
1–4 family.....	0.44	1.18	42	0.28	0.93	34	0.30	0.94	36	0.24	1.02	32	0.27	0.89	38
Other.....	1.92	4.40	26	1.73	4.19	23	2.16	4.02	34	1.95	4.05	29	1.14	3.90	21
Multifamily.....	5.13	5.78	56	5.02	4.96	60	4.53	4.69	56	3.68	4.10	52	3.28	3.84	51
Nonfarm nonresidential	21.44	24.56	41	20.86	22.93	41	19.70	22.15	42	18.14	21.40	42	18.85	20.03	44
Owner-occupied.....	8.37	8.29	52	8.57	7.68	56	9.21	7.72	60	9.08	8.03	57	9.61	7.58	63
Other.....	13.07	15.94	38	12.29	14.95	36	10.48	14.34	35	9.06	13.38	34	9.24	12.45	38
Real estate loans secured by farmland.....	0.82	0.54	70	0.96	0.54	74	0.86	0.55	76	0.92	0.63	74	0.89	0.51	77
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	8.16	18.86	14	12.84	22.17	16	8.38	19.53	13	8.94	20.32	15	9.88	20.53	20
Loans to individuals	18.25	6.24	83	15.87	6.13	83	18.83	7.13	83	20.10	7.36	87	19.08	7.61	84
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	1.12	19
Agricultural loans.....	0.42	0.34	72	0.58	0.32	75	0.45	0.37	75	0.55	0.46	75	0.55	0.33	77
Other loans and leases.....	2.06	8.75	22	2.51	9.09	24	2.46	9.85	23	2.60	9.66	25	2.49	10.32	19
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	379.53	391.81	42	367.67	381.27	42	401.74	391.26	45	372.74	379.80	46	407.65	366.85	54
Real estate loans secured by 1–4 family.....	220.80	126.06	83	212.15	125.03	85	243.46	138.18	85	235.68	137.84	85	261.18	138.55	89
Revolving	11.23	15.44	48	12.97	17.42	46	16.57	21.26	47	18.97	23.33	48	24.40	25.05	53
Closed-end.....	209.56	108.85	86	199.18	106.14	89	226.88	115.20	88	216.71	112.79	89	236.79	111.69	91
Commercial real estate loans	154.38	245.88	28	150.36	234.65	28	153.37	229.44	33	131.99	219.72	33	141.15	204.45	39
Construction and land development.....	12.56	35.95	24	10.87	35.62	25	14.09	34.95	32	12.03	35.36	28	8.45	32.91	22
1–4 family.....	2.34	7.42	39	1.53	6.34	33	1.70	6.61	36	1.30	7.04	33	1.61	6.16	38
Other.....	10.22	28.11	23	9.33	28.16	23	12.39	27.32	31	10.73	27.26	29	6.85	26.01	22
Multifamily.....	27.37	38.66	49	27.05	32.74	48	26.06	31.04	48	20.25	27.85	45	19.69	25.95	46
Nonfarm nonresidential	114.45	158.05	33	112.44	155.06	35	113.22	152.10	38	99.71	147.22	38	113.01	137.03	42
Owner-occupied.....	44.70	52.99	46	46.18	52.37	47	52.95	53.07	54	49.91	54.89	48	57.59	51.62	60
Other.....	69.75	102.54	30	66.26	100.54	31	60.27	97.41	36	49.80	91.80	34	55.41	84.09	39
Real estate loans secured by farmland.....	4.36	3.22	69	5.16	3.44	71	4.92	3.60	71	5.07	4.02	71	5.31	3.31	75
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	43.54	114.45	13	69.19	139.91	17	48.15	122.02	16	49.11	128.82	15	59.25	126.55	20
Loans to individuals	97.41	34.55	84	85.57	37.47	81	108.27	43.51	85	110.45	42.67	87	114.37	44.83	85
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	5.73	19
Agricultural loans.....	2.23	1.86	71	3.11	1.88	75	2.57	2.18	75	3.04	2.72	74	3.28	1.88	77
Other loans and leases.....	11.01	51.06	22	13.51	49.54	22	14.13	52.44	18	14.26	51.79	19	14.90	52.78	16
Supplemental															
Non-owner occupied CRE loans / Gross loans	20.55	30.07	31	19.33	27.32	27	17.47	26.45	31	14.93	24.79	26	13.94	23.09	26
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	109.68	195.33	26	104.18	183.76	26	100.42	178.57	29	82.08	167.93	24	83.56	156.17	28
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	154.38	252.85	28	150.36	240.85	28	153.37	236.10	33	131.99	225.98	31	141.15	210.40	37

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	12.15	11.47	59	12.24	11.17	67	6.57	7.63	58	1.14	7.80	10	0.83	8.69	3
Liquid assets	40.96	29.03	80	33.83	26.22	78	23.97	22.44	65	25.32	22.72	70	25.35	24.04	67
Investment securities	31.73	21.63	80	25.47	17.85	79	26.69	16.99	87	27.68	17.27	87	28.21	17.35	87
Net loans and leases	47.09	58.67	16	52.81	61.58	19	59.95	63.77	28	58.75	63.98	26	57.78	62.73	28
Net loans, leases and standby letters of credit	47.36	59.49	16	53.09	62.48	18	60.28	64.84	27	59.06	65.07	25	58.01	63.89	28
Core deposits	81.50	75.71	69	79.40	70.67	75	77.76	63.09	87	77.84	62.13	89	77.98	61.26	88
Noncore funding	3.83	10.30	22	3.52	14.13	8	3.65	19.36	3	3.59	21.34	2	3.98	22.32	2
Time deposits of \$250K or more	1.51	1.58	57	1.17	2.11	31	1.07	2.94	18	0.62	2.89	10	0.60	2.57	14
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	2.09	1.23	78	2.04	1.47	72	2.12	1.94	69	2.45	1.97	71	3.14	2.23	75
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	2.09	0.54	87	2.04	0.54	86	2.12	0.48	84	2.45	0.54	84	3.14	0.73	88
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.05	1	35	0.09	1.24	31	0.15	3.01	15	0.51	3.67	20	0.22	3.96	12
Earning assets that reprice within 1 year	18.88	37.37	9	19.90	39.38	10	16.85	39.29	3	12.04	40.29	1	12.55	41.61	0
Interest-bearing liabilities that reprice within 1 year	3.73	6.39	35	4.09	8.20	24	4.43	10.19	15	4.29	10.01	18	5.06	8.46	30
Long-term debt that reprices within 1 year	0.05	0.26	63	0.09	0.47	58	0	0.96	25	0	1.34	25	0.02	1.58	47
Net assets that reprice within 1 year	15.10	29.65	19	15.72	29.11	21	12.42	26.63	12	7.76	27.38	10	7.47	29.77	7
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-10.71	-2.33	23	-11.39	3.20	11	-3.63	14.45	7	2.87	16.62	12	3.69	17.03	13
Net short-term noncore funding dependence	-11.34	-7.71	31	-11.88	-4.76	21	-4.55	3.38	19	2.64	4.66	29	3.53	4.83	35
Short-term investment / Short-term noncore funding	363.87	273.46	72	389.64	184.19	86	226.07	77.77	90	33.50	66.46	42	21.49	74.86	24
Liquid assets - short-term noncore funding / Nonliquid assets	63.73	36.68	81	46.39	28.18	82	27.70	16.97	80	29.37	16.04	83	28.80	18.16	76
Net loans and leases / Total deposits	56.72	72.79	14	65.54	79.43	16	76.05	90.31	18	74.88	90.08	17	73.54	90.14	19
Net loans and leases / Core deposits	57.78	78.25	12	66.51	88.34	10	77.09	103.93	9	75.48	105	9	74.10	105.65	11
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.12			1.57			0.72			-0.82			-0.31		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-3.45	-0.25	4	9.14	4.31	88	2.86	1.36	83	-1.48	-1.98	64	2.40	-0.77	96
Structured notes appreciation (depreciation) / Tier 1 capital	0.02			0.02			0			-0.05			-0.08		
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	0	16.19	11	0	15.76	10
Available-for-sale securities	99.99	83.77	89	99.99	87.23	88	99.99	85.40	90	99.99	81.88	92	100	84.24	89
U.S. Treasury securities	79.05	6.70	98	66.51	4.72	96	61.70	6.15	96	64.60	6.99	97	62.99	6.96	98
US agency securities (excluding mortgage-backed securities)	1.98	4.12	52	3.99	4.01	68	5.42	3.49	74	4.32	4.02	64	4.78	4.42	62
Municipal securities	8.72	8.22	65	13.41	9.83	69	16.82	7.75	78	15.64	9.16	71	17.45	9.31	76
Mortgage-backed securities	10.08	66.54	3	15.96	66.64	4	15.96	67.43	6	15.34	65.45	5	14.68	65.34	5
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0.16	3.08	34	0.13	3.01	35	0.08	2.94	33	0.09	2.79	33	0.09	2.57	38
Mutual funds and equity securities	0.01	0.29	32	0.01	0.35	34	0.01	0.40	32	0.01	0.42	31	0.02	0.51	29
Debt securities 1 year or less	3.56	7.78	35	6.74	10.55	44	23.20	11.86	81	3.12	11.91	20	2.15	11.79	16
Debt securities 1 to 5 years	19.12	18.25	56	23.21	17.03	67	31.98	17.94	78	74.42	19.18	98	56.02	18.80	93
Debt securities over 5 years	77.31	71.11	56	70.04	69.86	46	44.81	66.02	26	22.45	64.73	7	41.81	64.73	26
Pledged securities	47.04	32.26	74	57.27	35.67	76	48.33	30.57	74	49.27	33.30	70	46.56	34.58	67
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	10.77	27.98	45	127.43	183.32	52	521.59	26.69	98	35.86	6.77	82	20.92	19.19	71
Investment securities	39.07	31.36	66	16.53	23.62	42	3.69	11.75	43	-3.12	9.42	20	10.28	8.45	64
Core deposits	14.59	16.94	54	24.67	26.88	49	7.46	11.23	49	-1.47	7.29	11	21.45	12.19	72
Noncore funding	21.47	-14.79	87	17.56	-12.18	84	9.27	6.59	59	-10.77	10.67	17	32.74	5.59	81

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	1,443,879	1,313,568	1,143,780	1,134,576	1,080,004
Commit: Secured commercial real estate loans	456,765	340,114	279,317	331,366	246,463
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	42,602	39,145	37,842	33,102	23,782
Commercial and similar letters of credit	82	68	30	67	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	1,796
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	6,358	34,533	38,976	80,674	84,880
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	9.28	22.78	7	9.43	22.01	7	10.02	23.52	9	10.70	24.05	8	10.05	24.03	9
Standby letters of credit	0.27	0.65	31	0.28	0.71	27	0.33	0.84	29	0.31	0.92	26	0.22	0.96	18
Commercial and similar letters of credit	0	0.02	45	0	0.02	44	0	0.02	39	0	0.02	36	0	0.03	14
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	0.04	46.30	3	0.25	48.62	1	0.34	68.47	3	0.76	65.81	6	0.81	75.35	6
Interest rate contracts	0.04	32.46	3	0.25	34.36	2	0.34	47.31	4	0.76	43.84	7	0.81	53.66	7
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	10.67	11	0	11.40	13	0.02	13.82	29
Written options contracts (interest rate)	0	1.41	8	0	2.18	9	0	2.47	10	0	2.16	10	0	2.60	9
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21
Interest rate swaps	0.04	20.49	9	0.25	20.83	9	0.34	28.86	9	0.76	26.74	10	0.79	25.60	11
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	19.73	44.98	12	18.08	42.82	10	17.49	45.53	11	18.11	44.93	11	18.58	46.60	14

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	6,358	34,533	38,976	80,674	86,676
Interest rate contracts	6,358	34,533	38,976	80,674	86,676
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	1,796
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	6,358	34,533	38,976	80,674	84,880
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	6,358	34,533	38,976	80,674	86,676
Interest rate contracts	6,358	34,533	38,976	80,674	86,676
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	6,358	34,533	38,976	80,674	84,880
One year or less	0	0	0	0	0
Over 1 year to 5 years	1,076	15,392	18,016	42,986	0
Over 5 years	5,282	19,141	20,960	37,688	84,880
Gross negative fair value (absolute value)	296	27	9	2	504
Gross positive fair value.....	3	596	329	686	560
Held for trading.....	0	0	0	0	0
Non-traded.....	3	596	329	686	560
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	56
Credit losses on derivative contracts	0	27	13	2	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	0	11.16	7	0	14.05	7	0	13.49	6	0	12.78	8	2.07	13.23	26
Written options	0	6.28	6	0	8.18	6	0	5.91	6	0	6.60	7	0	6.68	6
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	0	5.96	6	0	7.73	7	0	5.10	6	0	5.49	8	0	5.27	7
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17
Swaps	100	74.26	96	100	68.76	96	100	69.75	95	100	70.34	95	97.93	68.94	87
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82
Interest rate contracts	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	51.23	89
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	100	92.53	76	100	91.48	75	100	93.86	75	100	94.47	75	97.93	95.63	53
One year or less	0	27.56	3	0	32.05	4	0	32.17	2	0	32.51	3	0	31.96	2
Over 1 year to 5 years	16.92	27.01	32	44.57	27.06	73	46.22	30.45	73	53.28	31.16	88	0	31.85	4
Over 5 years	83.08	29.89	95	55.43	29.56	78	53.78	28.09	78	46.72	28.71	70	97.93	29.43	98
Gross negative fair value (absolute value)	4.66	0.98	96	0.08	1.55	6	0.02	0.83	5	0	0.72	2	0.58	0.69	38
Gross positive fair value	0.05	1.34	5	1.73	2.23	41	0.84	1.19	37	0.85	0.85	51	0.65	0.71	41
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	10	0	0.07	3	0	0.06	5	0	0.06	3	0	0.06	13
Gross positive fair value (X)	0	0.05	3	0	0.09	3	0	0.07	6	0	0.06	8	0	0.06	11
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0	0.01	12	0	0.02	16	0	0.01	20	0	0.01	22	0	0.01	28
Current credit exposure (X)	0	0.04	6	0	0.06	5	0	0.05	4	0	0.04	4	0	0.04	12
Credit losses on derivative contracts	0	0	46	0	0	87	0	0	94	0	0	90	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.46	5	0	0.85	5	0	0.73	4	0	0.53	4	0	0.53	12

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	61,233	50,388	49,761	48,050	47,649
Gross losses	13,641	16,561	19,708	21,326	22,766
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	9,359	10,174	9,883	10,249	10,093
Net losses	4,282	6,387	9,825	11,077	12,673
Provision for loan and lease losses	-6,690	15,206	10,452	12,788	13,074
Adjustments	0	2,026	0	0	0
Ending balance	50,261	61,233	50,388	49,761	48,050
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.05	-0.09	58	0.12	0.51	7	0.09	0.15	40	0.12	0.14	52	0.13	0.16	51
Provision for loan and lease losses / Average loans and leases	-0.09	-0.16	57	0.21	0.82	6	0.16	0.24	45	0.20	0.24	59	0.22	0.28	54
Provision for loan and lease losses / Net loan and lease losses	-156.24	-105.48	38	238.08	487.86	30	106.38	130.58	44	115.45	134.68	54	103.16	143.18	36
Allowance for loan and lease losses / Total loans and leases not held for sale	0.68	1.23	14	0.83	1.58	10	0.73	0.83	39	0.79	0.90	36	0.77	0.98	34
Allowance for loan and lease losses / Total loans and leases	0.68	1.20	15	0.83	1.55	10	0.73	0.81	42	0.79	0.89	38	0.77	0.96	34
Allowance for loan and lease losses / Net loans and leases losses (X)	11.74	21.39	52	9.59	11.58	59	5.13	8.03	54	4.49	7.54	46	3.79	8.39	35
Allowance for loan and lease losses / Nonaccrual assets	120.63	364.13	11	83.96	299.17	7	267.51	218.72	75	220.73	214.03	64	194.22	178.03	65
ALLL / 90+ days past due + nonaccrual loans and leases	110.53	287.08	16	79.68	244.34	12	207.69	151.73	76	199.05	160.51	73	175.04	136.22	75
Gross loan and lease losses / Average loans and leases	0.19	0.19	59	0.23	0.34	46	0.30	0.28	65	0.34	0.30	70	0.39	0.33	75
Recoveries / Average loans and leases	0.13	0.08	76	0.14	0.07	88	0.15	0.08	87	0.16	0.09	84	0.17	0.09	85
Net losses / Average loans and leases	0.06	0.11	42	0.09	0.27	29	0.15	0.21	48	0.18	0.22	56	0.22	0.24	57
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	56.51	34.67	80	51.62	33.98	80	46.34	36.22	79	45.02	41.30	64	57.45	33.49	82
Earnings coverage of net loan and lease losses (X)	54.80	39.72	72	34.65	22.91	77	22.37	24.40	64	20.38	21.75	65	13.65	19.67	58
Net Loan and Lease Losses By Type															
Real estate loans	0.01	0.02	59	0.03	0.04	53	0.06	0.01	88	0.06	0.02	83	0.04	0.02	67
Real estate loans secured by 1–4 family	0.02	-0.02	85	0.03	0.01	78	0.06	0.01	89	0.04	0.01	73	0.03	0.03	55
Revolving	0	-0.07	58	0.04	0.01	74	0.09	0.02	80	0.05	0.03	60	0.09	0.09	56
Closed-end	0.02	-0.01	87	0.03	0	80	0.06	0	92	0.04	0.01	81	0.03	0.02	61
Commercial real estate loans	0.01	0.04	54	0.02	0.07	38	0.05	0.01	81	0.10	0.01	93	0.06	0.01	84
Construction and land development	0	0	64	0	0	59	0	-0.01	60	0	-0.03	70	0.86	-0.02	98
1–4 family	0	0	57	0	0	59	0	0	55	0	-0.01	63	0	0	62
Other	0	0	64	0	0	57	0	-0.01	61	0	-0.02	68	0.86	-0.01	98
Multifamily	0	0.01	48	0	0	58	0	0	56	0	0	30	0.01	-0.01	89
Nonfarm nonresidential	0.01	0.05	49	0.03	0.11	39	0.07	0.02	83	0.13	0.02	89	0.01	0.03	51
Owner-occupied	0.01	0.01	78	0.03	0.02	72	0.09	0.01	94	0.10	0.01	95	0	0.01	58
Other	0	0.04	35	0	0.08	24	-0.02	0.01	6	0.04	0.01	82	0.01	0.01	64
Real estate loans secured by farmland	-0.13	0	6	0	0.02	46	0.23	0.01	94	0	0	50	-0.01	0.01	18
Commercial and industrial loans	0.17	0.17	58	0.03	0.47	12	0.02	0.37	10	0.36	0.31	64	0.54	0.39	74
Loans to individuals	0.20	0.71	21	0.40	1.13	24	0.52	1.17	28	0.51	1.16	30	0.62	1.25	36
Credit card loans		1.84			2.92			3.11			2.92			2.92	
Agricultural loans	-0.06	0.02	13	-0.01	0.19	10	0.62	0.08	91	0.19	0.15	74	0	0.18	31
Loans to foreign governments and institutions		0			0			0			0		0		0
Other loans and leases	-0.03	0.10	7	-0.03	0.15	5	-0.04	0.15	5	-0.04	0.14	3	0.12	0.15	55

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....		28,021		34,761		40,851		37,721		41,276					
90+ days past due loans and leases		3,808		3,922		5,425		2,455		2,711					
Nonaccrual loans and leases.....		41,666		72,929		18,836		22,544		24,740					
Total past due and nonaccrual loans and leases.....		73,495		111,612		65,112		62,720		68,727					
Restructured 30-89 days past due		0		30		0		128		115					
Restructured 90+ days past due		0		46		6		0		4					
Restructured nonaccrual		3,807		2,873		0		2,243		2,573					
Total restructured loans and leases		3,807		2,949		6		2,371		2,692					
30-89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		3,380		3,461		2,859		2,702		2,771					
Other real estate owned.....		718		883		1,270		1,320		1,915					
Other Assets															
30-89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0.38	0.32	69	0.47	0.39	69	0.59	0.43	79	0.60	0.44	75	0.66	0.47	81
90+ days past due loans and leases	0.05	0.10	61	0.05	0.12	53	0.08	0.15	56	0.04	0.17	43	0.04	0.20	44
Nonaccrual loans and leases.....	0.57	0.46	71	0.98	0.66	81	0.27	0.51	24	0.36	0.54	35	0.40	0.63	27
90+ days past due and nonaccrual loans and leases.....	0.62	0.62	61	1.04	0.85	72	0.35	0.71	23	0.40	0.75	21	0.44	0.88	21
30-89 days past due restructured.....	0	0.01	21	0	0.01	34	0	0.01	13	0	0.02	37	0	0.02	34
90+ days past due restructured	0	0	30	0	0.01	63	0	0.01	61	0	0.01	26	0	0.01	52
Nonaccrual restructured.....	0.05	0.10	41	0.04	0.13	26	0	0.14	4	0.04	0.16	17	0.04	0.20	14
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale.....	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.38	0.32	69	0.47	0.40	69	0.59	0.43	79	0.60	0.44	75	0.66	0.47	81
90+ days past due assets	0.05	0.10	60	0.05	0.12	53	0.08	0.15	54	0.04	0.18	41	0.04	0.20	44
Nonaccrual assets	0.57	0.47	71	0.98	0.67	80	0.27	0.53	24	0.36	0.57	34	0.40	0.64	27
30+ days past due and nonaccrual assets	1	0.97	62	1.50	1.29	68	0.94	1.19	50	1	1.26	47	1.10	1.39	43
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.29	0.36	46	0.55	0.52	61	0.21	0.44	19	0.24	0.48	21	0.26	0.54	21
90+ days past due and nonaccrual assets + other real estate owned	0.30	0.37	45	0.56	0.55	58	0.22	0.48	18	0.25	0.52	21	0.27	0.59	19
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.29	0.41	41	0.56	0.60	51	0.20	0.53	18	0.25	0.60	17	0.27	0.72	14
Allowance for loan and lease losses	91.05	62.64	78	126.32	66.66	87	45.59	115.41	14	53.64	118.28	18	61.49	129.01	12
Equity capital + allowance for loan and lease losses	2.13	3.60	32	3.57	4.97	32	1.21	4.28	14	1.51	4.79	11	1.76	5.78	11
Tier 1 capital + allowance for loan and lease losses	3.31	4.30	41	5.62	6.05	51	1.92	5.65	14	2.34	6.16	15	2.83	7.35	14
Loans and leases + other real estate owned	0.62	0.71	52	1.04	0.97	61	0.33	0.85	14	0.42	0.96	17	0.47	1.15	11

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.32	0.26	65	0.38	0.39	59	0.50	0.38	72	0.46	0.42	64	0.53	0.44	68
	90+ days past due		0.07	0.12	71	0.07	0.16	64	0.11	0.16	66	0.05	0.22	51	0.05	0.26	50
	Nonaccrual.....		0.71	0.52	73	1.32	0.76	84	0.39	0.46	48	0.47	0.57	48	0.55	0.69	47
Commercial and industrial	30–89 days past due		0.15	0.24	49	0.10	0.23	33	0.25	0.31	50	0.22	0.30	48	0.35	0.32	64
	90+ days past due		0	0.04	18	0.01	0.03	49	0.02	0.05	50	0	0.05	11	0.05	0.05	68
	Nonaccrual.....		0.70	0.57	69	0.62	0.75	46	0	0.83	7	0.33	0.76	30	0.12	0.93	15
Individuals	30–89 days past due		0.77	0.63	64	1.22	0.83	78	1.10	0.83	66	1.31	0.84	78	1.37	0.97	74
	90+ days past due		0.01	0.09	47	0.02	0.14	46	0.02	0.17	42	0.03	0.16	42	0.03	0.19	39
	Nonaccrual.....		0	0.17	23	0	0.28	21	0	0.17	24	0	0.23	8	0	0.24	16
Depository institution loans	30–89 days past due			0.01			0			0			0				0
	90+ days past due			0			0			0			0				0.05
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due		0.21	0.07	78	0.04	0.17	59	2.84	0.24	95	0	0.17	27	0	0.17	25
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....		0.09	0.70	58	0.14	0.49	52	0.76	0.67	72	0	0.75	23	0	0.96	20
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.15			0.09			0.03			0.06				0.06
Other loans and leases	30–89 days past due		0	0.12	16	0	0.18	15	0	0.20	14	0.12	0.17	59	0.07	0.20	54
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0.03	0.02	76
	Nonaccrual.....		0	0.09	21	0	0.15	19	0	0.13	31	0.35	0.14	84	0.25	0.10	80

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.45	0.46	57	0.53	0.65	52	0.51	0.67	49	0.57	0.71	49	0.65	0.74	47
	90+ days past due	0.12	0.24	69	0.12	0.33	66	0.10	0.31	61	0.07	0.46	49	0.07	0.49	49
	Nonaccrual	0.58	0.71	49	0.61	0.89	39	0.51	0.73	42	0.54	0.86	38	0.63	0.97	41
Revolving	30–89 days past due	0.41	0.28	70	0.65	0.48	68	0.66	0.45	72	0.40	0.50	40	0.37	0.61	32
	90+ days past due	0.05	0.02	81	0.01	0.03	71	0.19	0.05	88	0.09	0.05	73	0.09	0.07	66
	Nonaccrual	0.57	1.18	49	0.60	1.13	43	0.50	1	39	0.49	1.17	38	0.55	1.17	44
Closed-end	30–89 days past due	0.45	0.49	59	0.52	0.65	51	0.50	0.70	44	0.59	0.75	50	0.68	0.79	46
	90+ days past due	0.12	0.26	71	0.13	0.38	67	0.09	0.35	60	0.07	0.53	53	0.06	0.57	46
Junior lien	30–89 days past due	0.58	0.67	50	0.61	0.87	42	0.52	0.70	45	0.54	0.84	37	0.64	0.96	40
	Nonaccrual	0.01	0.01	58	0.01	0.02	60	0.01	0.02	47	0.01	0.03	34	0.02	0.03	45
	30–89 days past due	0	0	81	0	0	32	0	0	68	0	0	62	0	0	55
	Nonaccrual	0.01	0.03	42	0.01	0.04	32	0.01	0.04	28	0.01	0.06	33	0.04	0.07	42
Commercial real estate	30–89 days past due	0.14	0.15	61	0.17	0.26	52	0.49	0.18	92	0.28	0.17	75	0.26	0.18	68
	90+ days past due	0	0.01	28	0	0.02	23	0.12	0.03	86	0.01	0.03	58	0	0.04	16
	Nonaccrual	0.88	0.38	86	2.33	0.62	96	0.14	0.23	37	0.32	0.28	65	0.42	0.34	65
Construction and development	30–89 days past due	0.01	0.17	38	0.54	0.28	77	0.69	0.28	82	0.01	0.21	25	0.61	0.23	85
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0	0.20	15	9.90	0.41	97	0	0.20	12	0	0.19	12	3.74	0.24	97
1–4 family	30–89 days past due	0	0.02	30	0.14	0.03	87	0	0.06	25	0	0.06	25	0.61	0.07	95
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30–89 days past due	0.01	0.13	51	0.40	0.22	77	0.69	0.20	85	0.01	0.13	36	0	0.13	14
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0	0.16	18	9.90	0.35	97	0	0.17	14	0	0.15	15	3.74	0.18	97
Multifamily	30–89 days past due	0.24	0.07	84	0.26	0.09	84	0.93	0.08	97	0.63	0.10	95	0.10	0.07	75
	90+ days past due	0	0	46	0	0	45	0.43	0	97	0	0.01	39	0	0.01	36
	Nonaccrual	0.43	0.17	81	0.52	0.11	91	0.02	0.05	53	0.06	0.08	61	0.09	0.10	63
Nonfarm non-residential	30–89 days past due	0.13	0.13	68	0.12	0.23	49	0.37	0.14	87	0.24	0.17	70	0.26	0.17	69
	90+ days past due	0	0.01	31	0	0.02	26	0.06	0.03	79	0.02	0.03	63	0	0.04	20
	Nonaccrual	1.08	0.45	88	2.03	0.80	91	0.18	0.28	38	0.41	0.30	65	0.22	0.38	38
Owner Occupied	30–89 days past due	0.05	0.04	63	0.06	0.07	57	0.15	0.07	85	0.09	0.09	55	0.17	0.07	84
	90+ days past due	0	0	37	0	0	33	0.06	0.01	86	0.02	0.01	76	0	0.02	23
	Nonaccrual	0.26	0.17	73	0.39	0.27	68	0.14	0.16	53	0.32	0.17	78	0.13	0.21	40
Other	30–89 days past due	0.09	0.08	73	0.05	0.14	50	0.22	0.07	89	0.15	0.07	80	0.08	0.09	60
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual	0.82	0.23	88	1.64	0.44	92	0.04	0.10	38	0.08	0.13	53	0.10	0.14	49
Farmland	30–89 days past due	0.06	0.10	70	0.58	0.11	88	0.47	0.23	78	0.29	0.25	70	1.72	0.27	94
	90+ days past due	0.16	0	95	0	0	45	0	0.01	42	0	0.01	42	0.41	0.06	89
	Nonaccrual	1.46	0.69	82	1.51	1.13	72	1.68	0.84	74	1.42	1.23	73	0.35	1.07	55
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			1.08	
	90+ days past due		0.45			0.63			0.78			0.73			0.75	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,093,148	1,081,847	982,610	963,525	938,457										
Retained earnings	1,058,286	960,183	882,851	795,563	700,557										
Accumulated other comprehensive income (AOCI)	-50,627	62,077	-10,226	-45,305	-3,699										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,100,807	2,104,107	1,855,235	1,713,783	1,635,315										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	820,175	802,276	792,180	760,978	762,329										
Accumulated other comprehensive income-related adjustments	-50,627	62,077	-10,226	-45,306	-3,699										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,331,259	1,239,754	1,073,281	998,111	876,685										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,331,259	1,239,754	1,073,281	998,111	876,685										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	75,000	75,000	95,000	119,117										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	109	110	55	55	58										
Additional tier 1 capital before deductions	109	75,110	75,055	95,055	119,175										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	109	75,110	75,055	95,055	119,175										
Tier 1 Capital	1,331,368	1,314,864	1,148,336	1,093,166	995,860										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	49,090	60,840	50,388	49,761	48,050										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	49,090	60,840	50,388	49,761	48,050										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	49,090	60,840	50,388	49,761	48,050										
Exited advanced approach tier 2 capital															
Total capital	1,380,458	1,375,704	1,198,724	1,142,927	1,043,910										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	15,460,030	13,745,664	11,427,949	10,628,486	10,716,914										
Less: Deductions from common equity tier 1 capital	820,175	802,276	792,180	760,978	762,329										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	14,639,855	12,943,388	10,635,769	9,867,508	9,954,585										
Total risk-weighted assets	7,159,320	6,924,528	6,663,905	5,995,779	5,983,136										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	18.59	12.37	93	17.90	12.35	93	16.11	12.11	86	16.65	12.09	89	14.65	12.16	79
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	18.60	13.11	93	18.99	13.08	93	17.23	12.78	91	18.23	12.85	92	16.64	12.95	88
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	19.28	14.91	90	19.87	15.23	90	17.99	14.36	90	19.06	14.45	89	17.45	14.63	83
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	9.09	8.98	59	10.16	9.13	81	10.80	9.76	77	11.08	9.71	86	10	9.53	67
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			34,357			32,905			32,637			30,796			26,699	4.41	43.03
Other insurance activities income			34,357			32,905			32,637			30,796			26,699	4.41	43.03
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			91,396			89,330			77,089			67,936			66,319	2.31	69.67

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	5.53	0.36	96	5.51	0.41	96	5.57	0.47	93	5.42	0.47	94	5.16	0.55	93			
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	6.62	12	30	6.49	11.03	34	6.43	11.51	33	5.94	10.22	31	6.35	9.84	34			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	2,268	4,473	1,509	1,543	2,312
Real estate loans.....	2,066	1,928	1,509	1,543	2,312
Commercial and industrial loans	202	2,545	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	2,268	4,473	1,509	1,543	2,312
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-49.30	6.83	8	196.42	-2.40	96	-2.20	22.48	47	-33.26	7.24	14	-68.40	21.19	3
Total selected assets.....	-49.30	9.48	8	196.42	2.04	96	-2.20	12.40	45	-33.26	3.24	13	-68.40	21.86	3
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.04	0.06	0.08	0.10	0.13
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	125,000	105,000	115,000	98,000	91,000	19.05	40.45
Dividends	125,000	105,000	115,000	98,000	91,000	19.05	40.45
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	14,000	13,500	27,602	9,251	35,500	3.70	700.00
Dividends	14,000	13,500	27,600	9,250	35,500	3.70	700.00
Interest	0	0	2	1	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	139,000	118,500	142,602	107,251	126,500	17.30	53.17
Securities gains (losses)	245	0	0	0	0		
Other operating income	0	168	134	160	133	-100.00	-100.00
Total operating income	139,245	118,668	142,736	107,411	126,633	17.34	53.27
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	154	0	0	0	0		
Other expenses	6,027	7,515	5,990	5,126	4,021	-19.80	77.89
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	6,181	7,515	5,990	5,126	4,021	-17.75	82.44
Income (loss) before taxes	133,081	111,147	136,765	102,285	122,612	19.73	52.16
Applicable income taxes (credit)	-3,965	-3,739	-4,545	-1,330	-1,930		
Extraordinary items					0		
Income before undistributed income of subsidiaries	137,046	114,886	141,310	103,615	124,542	19.29	55.15
Equity in undistributed income of subsidiaries	52,648	49,790	27,753	65,026	26,175	5.74	240.04
Bank subsidiaries	32,031	34,204	29,779	51,799	40,921	-6.35	203.76
Nonbank subsidiaries	20,617	15,586	-2,026	13,227	-14,746	32.28	317.52
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	189,694	164,676	169,063	168,641	150,717	15.19	82.73
Memoranda							
Bank net income	157,031	139,204	144,779	149,799	131,921	12.81	57.75
Nonbank net income	34,617	29,086	25,574	22,477	20,754	19.02	417.60
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,721,519	80.71	1,802,150	81.50	1,594,789	80.90	1,522,109	1,511,780	-4.47	54.18
Common and preferred stock		1,721,519	80.71	1,802,150	81.50	1,594,789	80.90	1,522,109	1,511,780	-4.47	54.18
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		232,096	10.88	196,090	8.87	180,488	9.16	182,617	169,341	18.36	552.58
Common and preferred stock		232,096	10.88	196,090	8.87	180,488	9.16	182,617	169,341	18.36	552.58
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		8,425	0.39	3,579	0.16	451	0.02	432	526	135.40	1763.94
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		154,238	7.23	195,885	8.86	180,528	9.16	115,996	84,324	-21.26	2.15
Cash and due from unrelated depository institution		136	0.01	136	0.01	135	0.01	137	136	0.00	0.74
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		16,550	0.78	13,513	0.61	14,808	0.75	9,902	26,384	22.47	89.21
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,132,964	100.00	2,211,353	100.00	1,971,199	100.00	1,831,193	1,792,491	-3.54	62.52
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		3,277	0.15	0	0	0	0	0	0	0	
Other liabilities		28,840	1.35	26,573	1.20	24,811	1.26	19,472	34,362	8.53	136.86
Balance due to subsidiaries and related institutions		40	0	80,673	3.65	91,154	4.62	97,939	122,814	-99.95	-99.96
Total liabilities		32,157	1.51	107,246	4.85	115,965	5.88	117,411	157,176	-70.02	-71.88
Equity Capital		2,100,807	98.49	2,104,107	95.15	1,855,234	94.12	1,713,782	1,635,315	-0.16	75.34
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		54,092	2.54	53,755	2.43	51,975	2.64	51,577	51,264	0.63	20.34
Common surplus		1,049,910	49.22	1,032,355	46.68	935,458	47.46	919,252	901,949	1.70	89.96
Retained earnings		1,058,286	49.62	960,183	43.42	882,851	44.79	795,563	700,557	10.22	72.17
Accumulated other comprehensive income		-50,627	-2.37	62,077	2.81	-10,226	-0.52	-45,306	-3,699		
Other equity capital components		-10,854	-0.51	-4,263	-0.19	-4,824	-0.24	-7,304	-14,756		
Total liabilities and equity capital		2,132,964	100.00	2,211,353	100.00	1,971,199	100.00	1,831,193	1,792,491	-3.54	62.52
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	80,623	3.65	91,115	4.62	97,939	122,814	-100.00	-100.00
Notes payable to subsidiaries that issued TPS		0	0	80,623	3.65	91,115	4.62	97,939	122,814	-100.00	-100.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	9.19	11.94	25	8.13	7.29	58	9.42	9.68	46	10.20	10.40	46	10.22	7.61	76
Bank net income / Average equity investment in banks	9.15	11.80	27	8	7.45	52	9.23	10.51	40	9.95	11.19	42	9.86	8.74	64
Nonbank net income / Average equity investment in nonbanks	16.38	13.12	66	15.37	9.75	71	14.27	7.89	72	12.72	7.10	75	13.67	4.73	81
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	82.78	96.79	16	84.53	88.16	19	85.64	82.22	24	88.83	82.56	23	87.53	80.64	29
Nonbank net income / Parent net income	18.25	3.40	91	17.66	3.59	87	15.13	5.93	83	13.33	3.78	84	13.77	7.76	82
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	1.53	16.81	16	5.10	20.06	19	6.25	20.43	26	6.85	20.88	31	9.61	19.94	42
Total debt / Equity capital	0.16	11.71	23	0	14.41	10	0	14.31	13	0	14.69	15	0	13.95	14
Total debt + notes payable to subs that issued TPS / Equity capital	0.16	13.63	16	3.83	16.67	20	4.91	16.36	25	5.71	17.10	29	7.51	16.10	40
Total debt + Loans guaranteed for affiliate / Equity capital	0.16	11.77	23	0	14.68	10	0	14.56	13	0	15.14	15	0	14.35	14
Total debt / Equity capital – excess over fair value	0.16	11.81	23	0	14.52	10	0	14.51	13	0	14.81	15	0	14.10	14
Long-term debt / Equity capital	0.16	10.95	24	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	10.92	39.86	25	0	34.67	10	0	28.44	13	0	28.63	14	0	26.93	15
Double Leverage															
Equity investment in subs / Equity capital	92.99	103.22	6	94.97	102.81	12	95.69	103.22	11	99.47	103.10	29	102.80	102.10	53
Total investment in subs / Equity capital	92.99	108.40	3	94.97	110.16	6	95.69	111.07	4	99.47	112.48	17	102.80	111.30	40
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.78	0.29	4	-0.64	0.47	10	-0.47	0.36	10	-0.05	0.35	29	0.30	0.52	48
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82			1.22			1.22		0.54	2.64	23
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	146.47	152.85	57	127.51	136.59	53	167.81	177.68	54	137.70	162.34	45	184.93	141.81	72
Cash from ops + noncash items + op expense / Op expense + dividend	144.17	154.48	53	131.16	147.24	52	170.92	190.27	48	140.51	174.91	39	196.66	148.20	75
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	76.14	98.54	30	114.39	134.08	50	159.25	116.34	82	131.10	103.19	78	-0.52	92.33	13
Pretax operating income + interest expense / Interest expense	86,516.23	1,835.33	98		2,016.32			1,968.54			2,898.75			1,909.25	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	29,872.04	1,770.77	97	6,024.68	1,539.23	91	3,608.59	1,632.83	87	2,286.98	1,369.37	78	3,240.68	1,547.94	83
Dividends + interest from subsidiaries / Interest expense + dividends	151.51	174.12	53	133.92	150.43	51	174.38	210.80	44	145.24	188.90	39	193.14	172.51	63
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.44	25	0	3.85	24	0	2.64	28	0	2.61	28	0	3.24	24
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	1.68	1.76	82	2.14	2.66	79	2.54	5.62	75	2.91	5.50	74	3.07	5.68	74
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	66.83	66.37	52	77.02	81.10	57	57.87	57.84	59	71.27	57.26	67	52.59	68.72	44
Dividends declared / Net income	48.28	28.27	87	53.73	42.29	68	48.37	33.08	78	43.79	27.33	82	43.46	31.29	71
Net income – dividends / Average equity.....	4.75	8.62	14	3.76	4.14	43	4.86	6.46	26	5.73	7.33	28	5.78	5.03	57
Percent of Dividends Paid															
Dividends from bank subsidiaries	136.48	155.92	48	118.67	132.17	48	140.63	178.13	40	132.71	157.73	45	138.94	130.71	59
Dividends from nonbank subsidiaries	15.29	4.90	84	15.26	3.41	88	33.75	7.53	89	12.53	7.13	85	54.20	12.57	89
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	151.76	203.53	49	133.92	174.85	42	174.38	260.40	37	145.24	215.26	32	193.14	196.35	58
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	79.60	45.96	83	75.43	60.28	67	79.43	66.55	64	65.42	60.71	61	68.98	59	63
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	79.60	51.33	78	75.43	62.88	63	79.43	69.36	59	65.42	63.43	56	68.98	62.82	58
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	40.44	62.63	39	46.41	56.39	51	107.92	82.95	74	41.15	51.40	51	171.05	102.35	81
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0.01	20.25	54	0	18.56	49	0	8.11	24
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	40.44	87.22	35	46.41	79.84	39	107.93	150.41	58	41.16	99.33	34	171.05	165.35	78
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	89.77	74.16	39	88.48	69.76	43	80.57	67.32	37	91.24	65.18	52	71.86	59.17	43
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	89.77	83.13	29	88.48	82.20	30	80.57	78.80	30	91.24	74.20	37	71.86	69.23	33
Dividends from nonbank subsidiaries	10.05	3.07	86	11.38	1.95	88	19.34	2.65	90	8.61	2.57	85	28.03	2.65	94
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	61	0	2.32	58	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	10.05	4.67	84	11.38	4.70	84	19.34	7.29	81	8.61	7.64	76	28.03	9.99	85
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	0	26.38	13		27.08			28.33			26.53			39.18	